

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Suzanne Mitchell  
 Debtor

Case No. 16-17721-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Antoinett  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Sep 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2017.

db  
 13817870 +Suzanne Mitchell, 2868 Sellers Street, Philadelphia, PA 19137-1923  
 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238)  
 13817872 +Clear Spring Loan Serv, 18451 N Dallas Pkwy Ste, Dallas, TX 75287-5202  
 13817874 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
 (address filed with court: Ditech Financial Llc, 332 Minnesota St Ste 610,  
 Saint Paul, MN 55101)  
 13817875 +Kwartler Manus, LLC, 1429 Walnut Street, Suite 701, Philadelphia, PA 19102-3207  
 13947392 +MEGAN N. HARPER, Deputy City Solicitor, Attorney for the City of Philadelphia,  
 Municipal Services Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1617  
 13828790 +Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898,  
 Attn: Bankruptcy Dept 3F  
 13817878 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 13839922 +U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PE, PHFA Loan Servicing Division,  
 211 North Front Street, Harrisburg, PA 17101-1466  
 13817879 +US Bank, NA for PHFA, 211 North Front Street, PO Box 15057, Harrisburg, PA 17105-5057

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Sep 22 2017 01:40:37 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 22 2017 01:40:28 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/Text: bankruptcy@phila.gov Sep 22 2017 01:40:37 City of Philadelphia,  
 Law Department, c/o Megan N. Harper, 1401 JFK Blvd., Rm 580, Philadelphia, PA 19102  
 13817871 E-mail/Text: bankruptcy@phila.gov Sep 22 2017 01:40:37 City of Philadelphia,  
 Municipal Services Building, 1401 John F. Kennedy Blvd, 5th Floor,  
 Philadelphia, PA 19102-1595  
 13905588 +E-mail/Text: bankruptcy@phila.gov Sep 22 2017 01:40:37  
 City of Philadelphia Law Department, Tax Unit, Bankruptcy Group, MSB,  
 1401 John F. Kennedy Blvd, 5th Floor, Philadelphia, Pennsylvania 19102-1640  
 13817873 E-mail/Text: bankruptcy.bnc@ditech.com Sep 22 2017 01:39:59 Ditech Financial, PO Box 6172,  
 Rapid City, SD 57709-6172  
 13879374 E-mail/Text: bankruptcy.bnc@ditech.com Sep 22 2017 01:39:59  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 13817876 +E-mail/Text: bankruptcydpt@mcsmc.com Sep 22 2017 01:40:18 Midland Funding,  
 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
 13881333 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 22 2017 01:56:42  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 13817877 +E-mail/Text: blegal@phfa.org Sep 22 2017 01:40:19 Pa Housing Finance Age, 211 N Front St,  
 Harrisburg, PA 17101-1406  
 13863055 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 22 2017 01:40:08  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, Pa. 17128-0946

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 13817869 ##+Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-2

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 23, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2017 at the address(es) listed below:

BRANDON J. PERLOFF on behalf of Debtor Suzanne Mitchell bperloff@kminjurylawyers.com,  
kmeclf1429@gmail.com  
BRIAN CRAIG NICHOLAS on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE  
PENNSYLVANIA HOUSING FINANCE AGENCY) bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
JOSEPH JASPER SWARTZ on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,  
RA-occbankruptcy6@state.pa.us  
MEGAN N. HARPER on behalf of Creditor City of philadelphia megan.harper@phila.gov,  
james.feighan@phila.gov  
REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE  
PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 7

In re : Chapter 13

SUZANNE MITCHELL

Debtor(s)

: Bankruptcy No. 16-17721AMC

### ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this <sup>20<sup>th</sup></sup> day of September, 2017 consideration of the plan submitted by the debtor under Chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provision of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

D. the plan has been proposed in good faith and not by any means forbidden by law;

E. the value, as of the effective date of the plan, of property to be distributed under the plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the estate of the debtor were liquidated under chapter 7 of title 11 on such date;

F. with respect to each allowed secured claim provided for by the plan-

(1) the holder of such claim has accepted the plan;

(2) (a) the plan provides that the holder of such claim retain the lien securing such claim, and

(b) the value, as of the effective date of the plan, of property to be distributed under the plan on account of such claims is not less than the allowed amount of such claim; or

(3) the debtor has agreed to surrender or has surrendered the property securing such claim to such holder of the claim; and

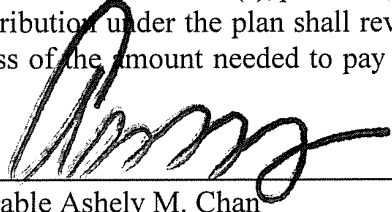
G. the debtor will be able to make all payments under the plan and to comply with the plan;

WHEREFORE, it is ORDERED:

1. that the plan is CONFIRMED

2. that pursuant to 11 U.S.C. 1327 the provisions of the confirmed plan bind the debtor and each of the creditors of the debtor, whether or not the claim of such creditor is provided for by the plan, and whether or not said creditor has objected to, has accepted or has rejected the plan; and

3. that all property of the estate, including any income, earnings, other property which may become a part of the estate during the administration of the case which property is not proposed, or reasonably contemplated, to be distributable to claimants under the plan shall revert in the debtor(s); provided, however, that no property received by the trustee for the purpose of distribution under the plan shall revert in the debtor except to the extent that such property may be in excess of the amount needed to pay in full all allowed claims as provided in the plan.

  
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Honorable Ashely M. Chan  
United States Bankruptcy Judge